

# NEVER TOO EARLY ELEMENTARY SCHOOL

You may think it's too early to start preparing for your child's college education right now. But in reality, now is the perfect time to consider how you're going to pay for tuition, books, housing, meal plans and activity fees.

According to data from the National Center for Education Statistics, 58 percent of first-time, full-time students complete their undergraduate studies in six years or less. Are you prepared to pay for all or part of your child's college education? If not, you may have to rely on savings, scholarships, grants and student loans to cover your unmet need. As college costs continue to rise, be prepared to handle these expenses by the time your child is ready to graduate from high school.

Not sure where to begin when planning for college? A 529 college savings plan is a great place to start. 529 college savings plans are state-sponsored, tax-advantaged programs that help you save for college tuition, certain housing expenses, books, supplies and other qualified higher-education expenses. Missouri citizens have the option of investing in the MOST 529 Plan. With MOST, saving for college is affordable with low \$25 minimum contributions and significant federal and state tax advantages.

If you qualify, apply and are approved for the matching grant program, contributions to your MOST 529 Plan account will be matched dollar-for-dollar, up to \$500 per year. There is a lifetime maximum of \$2,500, and account owners are required to apply for the program yearly. The beneficiary must be 13 or younger, when you are first approved for the matching grant. For more information, visit [www.missourimost.org](http://www.missourimost.org).

If the MOST 529 Plan doesn't meet your immediate needs, open a savings account at a local bank and watch your money grow. Routinely saving money means your money is actually making you money while interest accumulates. In the end, you'll have more money to put towards your child's college expenses. When you receive your paycheck or other money, deposit or electronically transfer a portion of the funds into a college savings account. Remember, even very small sums of money add up...over time...with interest. The interest that you earn today is added to your savings total and therefore increases the amount you earn in the future.

The U.S. Department of Education's Office of Federal Student Aid provides over \$100 billion in federal aid in the form of grants, work-study programs and loans to students who qualify. Visit [www.FAFSA4caster.ed.gov](http://www.FAFSA4caster.ed.gov) to get an estimate of the amount of federal aid your child could receive if you applied today. For more information about federal aid for college, visit [www.federalstudentaid.ed.gov](http://www.federalstudentaid.ed.gov).

Aside from these financial pointers, here are a few other things to keep in mind when planning for your child's college education:

- Create a college-friendly environment in your home. Display college degrees belonging to members of your family in areas where your children spend a lot of time (e.g., family room, study area, etc.)
- Stress the importance of academics throughout your child's academic career.
- Develop a daily habit of reading to your child.

- Start researching scholarship opportunities early! For a list of scholarships currently available to elementary school students, visit the following sites:

- [www.finaid.org/scholarships/age13.phtml](http://www.finaid.org/scholarships/age13.phtml)
- [www.collegescholarships.org/scholarships/elementary.htm](http://www.collegescholarships.org/scholarships/elementary.htm)



P.O. Box 1469 • Jefferson City, MO 65102-1469  
800-473-6757 • 573-751-3940

[www.dhe.mo.gov](http://www.dhe.mo.gov) • [info@dhe.mo.gov](mailto:info@dhe.mo.gov)  
[www.facebook.com/journeytocollege](https://www.facebook.com/journeytocollege)  
[www.twitter.com/Journey2College](https://www.twitter.com/Journey2College)

The Missouri Department of Higher Education (MDHE) administers a variety of federal and state grant, scholarship, and financial literacy programs. For more information about student financial assistance, contact the MDHE at 800-473-6757 or 573-751-3940.

The MDHE has no control over, or responsibility for, material on other websites provided in this document. The MDHE does not verify the information on linked sites and does not endorse these sites or their source. Links are provided as a convenience only to MDHE customers.

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# NEVER TOO EARLY

College prep starts now!





# NEVER TOO EARLY

# MIDDLE SCHOOL / JUNIOR HIGH

## Top three reasons to go to college!

### More opportunity!

College graduates have more choices than those without a college education. A college degree allows you to choose from more careers, choose higher paying jobs, choose jobs you really like, and choose where you want to live.

### More Money!

Continuing your education after high school increases your chances to make more money. On average, someone with a bachelor's degree earns about 62 percent more than someone with only a high school diploma. According to the U.S. Bureau of Labor Statistics, the 2011 unemployment rates in the U.S. were at 17.0 percent for those with less than a high school diploma, 9.4 percent for high school graduates but only 7.9 percent for those less than a bachelor's degree, including those with associate's degrees, and 4.0 percent for those with bachelor's degrees or higher.

### More Benefits!

College graduates usually enjoy a better quality of life, higher savings, more consumer power and are able to enjoy more hobbies and leisure activities. Also, jobs requiring a college education tend to offer better health benefits and insurance.

## Make the most of middle school.

- Pay attention in class and be ready when test time rolls around.
- Don't give up. If you're having a hard time, ask for help.
- Get involved in activities through your school or community; it's a chance to explore your interests, meet new people and learn new things.
- Get in the habit of knowing your school's rules. You may be eligible for an A+ Scholarship if you complete high school with a clean disciplinary record.

Find the path that's right for you. As you get ready for high school, you'll have lots of choices and a big say in what you study. The choices you're about to make for 9th grade - as well as 10<sup>th</sup>, 11<sup>th</sup>, and 12<sup>th</sup> - will affect the choices you'll have for the rest of your life. Your school counselor or teachers, as well as family and friends, will have the answers (or know someone who does) to many questions about life after high school. When you sign up for your high school classes, ask as many questions as it takes to get the information you need.

## Know your options.

You have a lot of choices right here in Missouri. When selecting the one that's best for you, know your options. There are lots of schools and they offer all kinds of degrees and programs. Learn more about the different types of colleges and universities ([www.dhe.mo.gov/ppc/exploringmyoptions.php](http://www.dhe.mo.gov/ppc/exploringmyoptions.php)) available in Missouri and check out our Institution, Program and Degree Search ([www.highered.mo.gov/ProgramInventory/search.jsp](http://www.highered.mo.gov/ProgramInventory/search.jsp)) to help match up your interests and goals with the schools that are best for you.

## Do you know how much college costs?

Some people assume that college is out of their reach because of the cost. Before you blow it off, learn the facts.

Colleges come in all prices - depending on the type of school you choose. Check out the average cost to attend college at a variety of Missouri schools at [www.dhe.mo.gov/data/tuitionandfees.php](http://www.dhe.mo.gov/data/tuitionandfees.php). Financial aid is available to offset college expenses. In fact, almost half of all college students receive some sort of financial aid.

Students can receive a combination of grants, scholarships, work-study jobs and loans. Learn more at [www.dhe.mo.gov/ppc](http://www.dhe.mo.gov/ppc). Get an idea for how much federal student aid you might receive. Knowing even an estimate can help you and your parents as you make plans to save for your education.

The FAFSA4caster at [www.fafsa4caster.ed.gov](http://www.fafsa4caster.ed.gov) can help. The "4cast" provided by the FAFSA4caster will let you know an estimate of the types of financial aid you might qualify for and how much money you might receive. (The FAFSA is an annual application for financial aid, first filled out the year before attending college.)

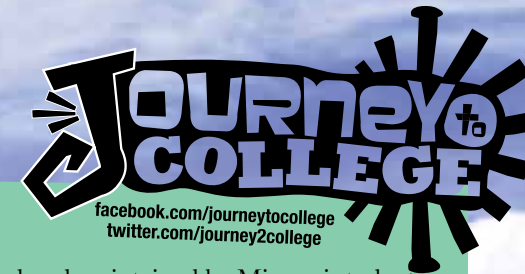
## Make a plan. Start saving.

Open up the lines of communication. Talk to your parents about your college dreams and ways to save toward that goal. The earlier you start, the better off you'll be!

Have your parents look into college savings programs. For example, the Most 529 Plan ([www.missourimost.org](http://www.missourimost.org)) is specifically designed to help Missouri parents save money for their kids to go to college.

Money earned from a paper route or an after-school job provides an additional opportunity to save for college. Instead of spending all your hard-earned cash on digital downloads or clothes, make arrangements to have a portion of your paycheck deposited into a savings account.

Interested in fine tuning your spending and saving habits? Visa's Financial Soccer ([www.financialsoccer.com](http://www.financialsoccer.com)) is a fast-paced, multiple-choice question game that will help you learn the personal finance basics.



Developed and maintained by Missouri students who welcome your questions and comments. *Journey to College* provides an avenue to obtain a variety of information geared toward future college students. To ensure that you're prepared for all that college has to offer, click "Like" at [www.facebook.com/journeytocollege](http://www.facebook.com/journeytocollege).

If you prefer to tweet, the MDHE has a Twitter account for students just like you. Receive short updates regarding various federal and state aid deadlines, scholarship opportunities and money management tips by following *Journey to College* at [www.twitter.com/Journey2College](http://www.twitter.com/Journey2College).





# COLLEGE PREP STARTS NOW!

# HIGH SCHOOL

*Education beyond high school can give you choices. Advance your education, expand your possibilities!*

## FRESHMAN YEAR

Be well prepared for college and in a better position to qualify for merit-based scholarships.

Talk to your counselor. Find out what classes to take in high school, how to sign up for tests like the ACT, and get ideas for where you might get money for college.

### Recommended High School Core Classes

Communication Arts	4 units
Social Studies	3 units
Mathematics	3 units
Science	3 units
Fine Arts	1 unit
Physical Education	1 unit
Health Education	.0.5 unit
Personal Finance	.0.5 unit
Electives	.7 units*

\*All students should complete at least 3 elective units total in foreign language and/or other courses within high school core content areas defined above. Two units of a single foreign language are strongly recommended for college-bound students.

Verify college admission requirements with your counselor.

Research taking Advanced Placement or College-Level Examination Program exams; it may help your wallet down the road. If you graduate from college even one semester early by taking college or AP courses while still in high school, you could save thousands of dollars in tuition and housing costs. The MDHE offers the Advanced Placement Incentive Grant for high school students who take and score well on AP tests in mathematics and science. To learn more, visit [www.dhe.mo.gov/ppc/grants/advancedplacement.php](http://www.dhe.mo.gov/ppc/grants/advancedplacement.php).

Make sure you know and follow your school's rules and procedures. Protect your A+ eligibility ([www.dhe.mo.gov/ppc/grants/aplussscholarship.php](http://www.dhe.mo.gov/ppc/grants/aplussscholarship.php)) by avoiding risky behavior.

### Keep exploring different college and career options.

Learn more about the different types of colleges and universities ([www.dhe.mo.gov/ppc/exploringmyoptions.php](http://www.dhe.mo.gov/ppc/exploringmyoptions.php)) available in Missouri and check out our Institution, Program and Degree Search ([www.highered.mo.gov/ProgramInventory/search.jsp](http://www.highered.mo.gov/ProgramInventory/search.jsp)) to help match up your interests and goals with the schools that are best for you.

### Start researching careers that interest you.

Not sure where to start? Learn about all kinds of different career options with Missouri Connections ([www.missouriconnections.org](http://www.missouriconnections.org)). Sixteen Career Clusters are outlined to help you identify your career interests. Choose a career path that compliments your academic abilities.



Developed and maintained by Missouri students who welcome your questions and comments. *Journey to College* provides an avenue to obtain a variety of information geared toward future college students. To ensure that you're prepared for all that college has to offer, click "Like" at [www.facebook.com/journeytocollege](http://www.facebook.com/journeytocollege).

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## SOPHOMORE YEAR

Take courses that will prepare you for college.

Consider signing up for ACT or SAT preparatory courses. Be sure to check out the free ACT practice ([www.actstudent.org/testprep/](http://www.actstudent.org/testprep/)) test questions, test tips and test descriptions for useful pointers.

Continue exploring different college options.

Schools come in a variety of sizes and offer a huge range of majors and degrees. Two-year, four-year, public, private... it's all up to you ([www.dhe.mo.gov/ppc/exploringmyoptions.php](http://www.dhe.mo.gov/ppc/exploringmyoptions.php)).

Research the average cost to attend college in Missouri at [www.dhe.mo.gov/data/tuitionandfees.php](http://www.dhe.mo.gov/data/tuitionandfees.php).

Get a feel for the type of salary it will take to live the life you're planning. Log on to the Missouri Connections website ([www.missouriconnections.org](http://www.missouriconnections.org)) today! Occupational Profiles provide both the state and national salary averages for a number of professions, including Museum Technician, Landscape Technician, Event Planner, Athletic Trainer, and Preschool Teacher. Interested in more than one career path? Consider job shadowing professionals employed in the fields that interest you. This may aid in narrowing down your career choices.

## JUNIOR YEAR

### Register to take college entrance exams this spring.

Take the PSAT. Remember, you must take it in the 11<sup>th</sup> grade to qualify for some scholarships.

If you don't feel like you're ready yet, both the ACT ([www.actstudent.org/testprep/](http://www.actstudent.org/testprep/)) and the SAT (<http://sat.collegeboard.org/practice>) offer prep classes to help you get ready for the test. Remember, you can take these tests multiple times if you are not happy with your score. If you're interested in obtaining a Bright Flight scholarship, the qualifying score for your class will be released during the fall of your senior year. You can take the test as many times as you want through the June test date. The highest score you achieve will be used to determine if you are eligible for a Bright Flight scholarship.

### Research academic programs that interest you.

Learn about the different types of colleges and universities ([www.dhe.mo.gov/ppc/exploringmyoptions.php](http://www.dhe.mo.gov/ppc/exploringmyoptions.php)) available in Missouri and check out our Institution, Program and Degree Search to help match up interests and goals with the schools that are best for you. ([www.highered.mo.gov/ProgramInventory/search.jsp](http://www.highered.mo.gov/ProgramInventory/search.jsp))

Take advantage of opportunities to meet with college representatives visiting your high school, and don't be afraid to ask questions. Go prepared with a list of questions regarding the cost, financial aid, admissions, student population, academics, social life, surrounding community, housing, dining, recreational facilities, student services, security, etc.

### Visit college campuses.

Get a feel for the facilities, teachers, students and surrounding communities.

Think of your junior year as an ideal time to explore career interests. Find out if you can do an internship at a place you find interesting. And even if you've been on a college prep track your whole life, your junior year is a great time to take classes that introduce you to some not-so-run-of-the-mill fields, like culinary arts, forensics, etc.

### Keep looking ahead.

Review the "Senior" section of *Never Too Early* to target other activities or research you can start doing now.

## SENIOR YEAR

### Fall

- Narrow your college choices and visit the one(s) that interest you. Consider characteristics such as the size of each school and its classes, location, campus environment, housing, social activities, facilities, job availability and financial assistance.
- Visit those schools' websites to learn more about admissions requirements, the application process and financial aid deadlines. If you don't find the answers you're looking for, pick up the phone or email the school. Be persistent.

### Winter

- Don't quit extracurricular activities like sports, drama, or newspaper. Seniors usually take over leadership roles in activities like these. Being in charge of underclassmen can provide you with valuable experience and proven leadership skills that will serve you in college and beyond.
- Explore the wide variety of financial aid opportunities available to students. The Missouri Department of Higher Education administers several grant and scholarship programs ([www.dhe.mo.gov/ppc/grants](http://www.dhe.mo.gov/ppc/grants)), and many private and community organizations also provide scholarship funds ([www.dhe.mo.gov/ppc/grants/scholarshipsearchtips.php](http://www.dhe.mo.gov/ppc/grants/scholarshipsearchtips.php)) based on such items as course of study, academic merit, or individual talents. Be aware that you should never have to pay a fee for scholarship money.
- Be sure to complete the Free Application for Federal Student Aid ([www.fafsa.gov](http://www.fafsa.gov)) if you plan to use some sort of financial aid for college. The FAFSA is the first step in getting financial assistance.
- Have your parents file their taxes early so you can file your FAFSA sooner.
- Completing your FAFSA early means you'll get information about your potential aid award amounts sooner, which might be vital in determining which school you ultimately choose.
- Attend a FAFSA Frenzy event ([www.dhe.mo.gov/ppc/fafsa\\_completion.php](http://www.dhe.mo.gov/ppc/fafsa_completion.php)) in your area for free, professional help completing the FAFSA.

### Spring

- Don't let senioritis interfere with your goals; continue on your path to a college education. Second-semester grades may impact your scholarship opportunities.
- If you did not score as high as you expected on the ACT or SAT, you can take these tests again. You may want to look into test preparation courses to help improve your score. If you're interested in obtaining a Bright Flight scholarship, the qualifying score for your class will be released during the fall of your senior year. You can take the test as many times as you want through the June test date. The highest score you achieve will be used to determine if you are eligible for a Bright Flight scholarship.
- Your FAFSA must be filed by April 1 in order to be eligible for state financial assistance such as the Access Missouri program ([www.dhe.mo.gov/ppc/grants/accessmo.php](http://www.dhe.mo.gov/ppc/grants/accessmo.php)).
- Watch for an email notice when your Student Aid Report is ready; it will contain your Expected Family Contribution, which is used to determine how much financial aid you are eligible to receive.
- Review your college acceptance letters and compare financial aid packages.
- Contact your school's financial aid office if you have any questions about the aid that has been offered to you.
- When you decide which school you will attend, notify that school and submit any required financial deposit.

### Find a school suited to your needs!

- Type of school
- Academic programs and degrees
- Location and size
- Costs and available financial assistance
- Academic reputation
- Sports or extracurricular activities

### Shop around!

- To find schools that match your program and degree needs, visit [www.highered.mo.gov/ProgramInventory/search.jsp](http://www.highered.mo.gov/ProgramInventory/search.jsp).
- Compare information from college representatives, bulletins and websites.
- Find out employment rates for graduates.
- Ask about job placement services.
- Know if a school is accredited; it could affect your ability to get financial aid or transfer credits.
- Compare total costs in relation to financial assistance packages.

### Make campus visits!

- Tour the campus; talk with students.
- Meet with a financial assistance representative.
- Research your academic program with an academic advisor or faculty member.
- Verify admission requirements with an admissions counselor.
- Determine the actual cost of attending the school.
- Inquire about a class visit.
- Tour residence halls and eat in a dining hall if you are planning to live on campus.
- Tour the town.

### Get advice!

- Ask your school counselor to explain the options available to you.
- Talk to your parents about your college expectations. Visit with professionals working in the field you plan to study.

### Meet deadlines!

- Admission and housing applications
- Required institutional fees (If you're a low-income student, you may be able to obtain fee waivers for some of these deposits and fees.)
- Free Application for Federal Student Aid and other financial assistance forms



First-time college students often need help getting their financial ducks in a row. If you fall into this category, free help is available at FAFSA Frenzy. Financial aid professionals will be on hand at locations

throughout the state in February to help students and parents fill out the Free Application for Federal Student Aid. To see a complete list of FAFSA Frenzy locations in your area, visit the MDHE's website at [www.dhe.mo.gov/ppc/fafsa\\_completion.php](http://www.dhe.mo.gov/ppc/fafsa_completion.php). FAFSA Frenzy is a program of College Goal Sunday.



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